

QUICK GUIDE

Complete Accident and Health



We offer two types of cover; group personal accident and business travel.

Available to purchase individually, combined, or alongside one of our other insurance products - traded digitally via QuoteSME and Acturis.

For Intermediary Use

This document should be used for intermediary reference only, as it does not detail the conditions, limitations or exclusions of the cover. Please see the policy wording for further details.

Group personal accident

Customers can opt for a lump sum or a weekly financial benefit to help support an employee should they experience an accidental injury that results in: death; permanent total disablement; a loss of hearing, sight, a limb; intellectual capacity or speech; temporary total disablement.

- **Worldwide Cover** - accidental injuries to employees whilst traveling abroad.
- **Trauma Counselling** - available for trauma triggers such as an assault; witnessing an act of terrorism or the accidental death or permanent disablement of a parent, child, partner or colleague; or the insured person's own permanent disablement, up to £2,500.
- **Rehabilitation Expenses** - as part of a rehabilitation plan we can provide up to £2,000 for physiotherapy; up to £75,000 for prosthesis; up to £30,000 for parasport equipment and up to £10,000 for transport to work or medical appointments.
- **Retraining Expenses** - covers the retraining costs to help facilitate the insured person's return to work, up to £25,000.
- **Workplace Disruption** - we can provide up to £50,000 for crisis management expenses; £5,000 to hire a temporary employee; £5,000 recruitment expenses for new permanent employees and up to £5,000 for training interruption.
- **Permanent Total Disablement** - we can provide the following benefits: paraplegia £50,000; quadriplegia £125,000; hemiplegia £50,000; triplegia £85,000.
- **Hospitalisation** - up to £75 per day if the insured person is hospitalised as a result of accidental bodily injury and up to £3,000 for the insured's family to travel to hospital.
- **First Aid Expenses** - includes up to £1,000 to replace workplace defibrillators.
- **Sickness (optional)** - a weekly benefit to your customer in the event of an employee being unable to work due to illness.
- **Dental, Optical and Personal Property Costs** - up to £500 for urgent optical expenses; £2,500 for urgent dental expenses; and £1,000 for personal property.

QUICK GUIDE

- **Additional Insured Persons** - up to £100,000 for immediate family and up to £30,000 for visitors, guests, contractors and members of the public injured whilst giving support.
- **Continental Scale** - enhances loss of limb benefit and also includes loss of intellectual capacity, internal organs, smell and scarring.

Business travel

Covers directors, employees, contractors, guests and their immediate family whilst on an insured trip, including repatriation back to the UK where necessary.

- **Medical and Emergency Travel Expenses** - up to £25m.
- **Cancellation, Curtailment and Change of Itinerary** - up to £10,000 per trip and £250,000 per year. Up to £750 for delayed departure.
- **Continued Medical Expenses** - incurred/or not available from the NHS, for up to six months to a maximum benefit of £50,000.
- **Political Evacuation** - up to £50,000 per trip and £250,000 per year.
- **Overseas Hospitalisation** - benefits include £75 per day if hospitalisation occurs.
- **Trauma Counselling** - available for trauma triggers such as an assault; witnessing an act of terrorism or the accidental death or permanent disablement of a parent, child, partner or colleague; or the insured person's own permanent disablement, up to £2,500.
- **Vehicle Rental Excess** - up to £25,000.

- **Director's Holiday** - up to 30 days.
- **Winter Sports** - included with extensions for ski hire, up to £200, and piste closure up to £200.
- **Legal Expenses** - up to £50,000 to cover the costs of pursuing a negligent third party for damages as a result of a death or injury to an insured person.
- **Additional Insured Persons** - includes immediate family, guests and contractors.

Appetite

We're able to accommodate any trade, including those operating in the following sectors:

- wholesale and retail
- general manufacturing
- metalworking and precision engineering
- professional services
- print, publishing and media
- education.

Digital trading

It's easy to do business with us. Our full cycle trading platform QuoteSME allows you to quote, buy, amend and renew your policies online. Self-serve midterm adjustments are quick and simple. Visit: allianz.co.uk/broker/sme.

Additional services

Our additional services can help customers to travel safely and with peace of mind:

- **Allianz Travel Oracle business travel website and mobile app** - provides customers with an invaluable source of pre-travel advice, destination information, real-time alerts on breaking news, as well as:

- country profiles
- travel alerts, pre-trip advice, safety information and e-learning
- a tailored country watch list
- a risk map
- 24/7 emergency contact (app only) - as well as medical and security assistance.

- **24/7 emergency medical support** - business travel policyholders will be supported by our emergency medical team. They will manage medical fees, multi-lingual personal and if necessary, repatriation.

- **Claims rehabilitation team** - if required, personal accident customers will be supported by a team of clinically qualified professionals, including registered nurses and occupational therapists, who can arrange tailored rehabilitation and counselling programmes.

Additional products

We can also cater for mid-corporate businesses via our Accident and Health Select product, traded via our branch network.



Making a claim

Emergency medical and security claims: **+44 (0) 1483 265696**

For non-emergency claims please contact our claims team: **+44 (0) 344 893 9500**
casualtyclaims@allianz.co.uk